

BK: 2025 PG: 3272
Recorded: 12/3/2025 at 8:13:40.0 AM
Pages 9
County Recording Fee: \$0.00
Iowa E-Filing Fee: \$0.00
Combined Fee: \$0.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

REAL ESTATE TRANSFER - GROUNDWATER HAZARD STATEMENT
TO BE COMPLETED IN FULL BY TRANSFEROR

If the transaction is exempt from filing a declaration of value pursuant to Iowa Code 428A.1(2), **STOP HERE**. Pursuant to Iowa Code section 558.69(1), when no declaration of value is submitted during a transaction, you are not required to submit a groundwater hazard statement or include the statutory language in Iowa Code section 558.69(8A). Please consult your realtor or legal counsel for further advice, including on whether a declaration of value is required. The Department provides this information for statutory reference only.

Instructions for this document can be found at:
<https://www.iowadnr.gov/Portals/idnr/uploads/forms/5420960%20Instructions.pdf>

Attachment 1, if required, can be found at: <https://www.iowadnr.gov/Portals/idnr/uploads/forms/5420960a.pdf>

TRANSFEROR:

Name Fredrick S. Jagger and Janice I. Jagger
Address 2369 Saint Charles Road, Winterset, IA 50273
Number and Street or RR City, Town or PO State Zip

TRANSFeree:

Name Rachelle Cochran
Address 2369 Saint Charles Road, Winterset, IA 50273
Number and Street or RR City, Town or PO State Zip

Address of Property Transferred:
2369 Saint Charles Road, Winterset, IA 50273
Number and Street or RR City, Town or PO State Zip

Legal Description of Property: (Attach if necessary)

See Addendum 1.

1. Wells (check one)

- No Condition - There are no known wells situated on this property.
 Condition Present - There is a well or wells situated on this property. The type(s), location(s) and legal status are stated below or set forth on an attached separate sheet, as necessary.

2. Solid Waste Disposal (check one)

- No Condition - There is no known solid waste disposal site on this property.
 Condition Present - There is a solid waste disposal site on this property and information related thereto is provided in Attachment #1, attached to this document.

3. Hazardous Wastes (check one)

- No Condition - There is no known hazardous waste on this property.
- Condition Present - There is hazardous waste on this property and information related thereto is provided in Attachment #1, attached to this document.

4. Underground Storage Tanks (check one)

- No Condition - There are no known underground storage tanks on this property. (Note exclusions such as small farm and residential motor fuel tanks, most heating oil tanks, cisterns and septic tanks, in instructions.)
- Condition Present - There is an underground storage tank on this property. The type(s), size(s) and any known substance(s) contained are listed below or on an attached separate sheet, as necessary.

5. Private Burial Site (check one)

- No Condition - There are no known private burial sites on this property.
- Condition Present - There is a private burial site on this property. The location(s) of the site(s) and known identifying information of the decedent(s) is stated below or on an attached separate sheet, as necessary.

6. Private Sewage Disposal System (check one)

- No Condition - All buildings on this property are served by a public or semi-public sewage disposal system.
- No Condition - This transaction does not involve the transfer of any building which has or is required by law to have a sewage disposal system.
- Condition Present - There is a building served by private sewage disposal system on this property or a building without any lawful sewage disposal system. A certified inspector's report is attached which documents the condition of the private sewage disposal system and whether any modifications are required to conform to standards adopted by the Department of Natural Resources. A certified inspection report must be accompanied by this form when recording.
- Condition Present - There is a building served by private sewage disposal system on this property. Weather or other temporary physical conditions prevent the certified inspection of the private sewage disposal system from being conducted. The buyer has executed a binding acknowledgment with the county board of health to conduct a certified inspection of the private sewage disposal system at the earliest practicable time and to be responsible for any required modifications to the private sewage disposal system as identified by the certified inspection. A copy of the binding acknowledgment is attached to this form.
- Condition Present - There is a building served by private sewage disposal system on this property. The system is failing to ensure effective wastewater treatment or is otherwise improperly functioning, and the buyer has executed a binding acknowledgment with the county board of health to install a new private sewage disposal system on this property within an agreed upon time period. A copy of the binding acknowledgment is provided with this form.
- Condition Present - There is a building served by private sewage disposal system on this property. The building to which the sewage disposal system is connected will be demolished without being occupied. The buyer has executed a binding acknowledgment with the county board of health to demolish the building within an agreed upon time period. A copy of the binding acknowledgment is provided with this form. [Exemption #7]
- Condition Present - There is a building served by private sewage disposal system on this property. This property is exempt from the private sewage disposal inspection requirements pursuant to the following Exemption [Note: for exemption #7 use prior check box]: _____
- Condition Present - There is a building served by private sewage disposal system on this property. The private sewage disposal system has been installed within the past two years pursuant to permit number:

Review the following two directions carefully:

- A. **If you selected a box stating "No Condition" for every numbered section above, STOP HERE. Do not submit this form.** Instead, pursuant to Iowa Code section 558.69(8A), you must include the following language on the first page of the recorded deed, instrument, or other writing:

"There is no known private burial site, well, solid waste disposal site, underground storage tank, hazardous waste, or private sewage disposal system on the property as described in Iowa Code section 558.69, and therefore the transaction is exempt from the requirement to submit a groundwater hazard statement."

Please consult your realtor or legal counsel for further advice on this exemption. By law, the owner of the property is responsible for the accuracy of this statement, and the Department provides this information for statutory reference only.

- B. **If you checked any box stating "Condition Present" for any of the numbered sections above, continue below.** You must complete this form, including providing all required information, and you must submit this form to the county recorder's office with declaration of value.

Information required by statements checked above should be provided here or on separate sheets attached hereto:

Septic systems time of transfer attached

I HEREBY DECLARE THAT I HAVE REVIEWED THE INSTRUCTIONS FOR THIS FORM AND THAT THE INFORMATION STATED ABOVE IS TRUE AND CORRECT.

Signature: Janice D. Jagger
(Transferor or Agent)

Telephone No.: 1-515-468-5819

Addendum 1

Legal Description of Property Conveyed:

Parcel "C" located in the Southeast Quarter (1/4) of Section Eight (8), Township Seventy-five (75) North, Range Twenty-seven (27) West of the 5th P.M., Madison County, Iowa, containing 10.081 acres, as shown in Plat of Survey filed in Book 2005, Page 5449 on November 9, 2005, in the Office of the Recorder of Madison County, Iowa, EXCEPT road right-of-way.

TIME OF TRANSFER INSPECTION TOT# 15616 SETH BROWN CERT # 13190

Site Information

Parcel Description: **520100882012000**

Address: **2369 Saint Charles Rd, Winterset, IA 50273**

County: **Madison**

Owner Information

Property is owned by a business: **No**

Business Name:

Owner Name: **Fredrick & Janice Jagger**

Email Address: **princesscindilouwho@gmail.com**

Address: **2369 Saint Charles Rd, Winterset, IA 50273**

Phone No: **515-468-5369**

Additional Contact Information

Name	Email Address	Affiliate Type
Betsy Breeding	betsybreedingrealtor@gmail.com	Realtor

Site related information

No Of Bedrooms: **3**

Facility Type: **Residential**

Last Occupied: **05/08/2025**

Permit issued by County: **N/A**

All plumbing fixtures enter septic system: **Yes**

Property Information Comments:

Inspection Date: **05/29/2025**

Currently Occupied: **No**

System Installation Date:

Permit Number:

County contacted for records: **Yes**

Primary Treatment

Tank 1

Tank Name: **Tank 1**

Tank Material: **Concrete**

No. of Compartments: **2**

Type: **Septic Tank**

Tank Corrosion Type: **Slight**

Pump Tank Chamber: **No**

Tank Size (Gal): **1500**

Liquid Level Type: **Normal**

Licensed Pumper Name: **Rogers Septic**

Date Pumped: **5/29/2025** Meets Setback to Well: **N/A** Well Type:
 Distance To Well (Ft.): Is Accessible: **Yes** Lid Intact: **Yes**
 Risers Intact: **Yes** Effluent Filter Present: **Yes** Watertight: **Yes**
 Tank/Vault Pumped: **Yes** Inlet Baffle Present: **Yes** Outlet Baffle Present: **Yes** Functioning as Designed: **Yes**
 Tank Comments:

Tank 2

Tank Name: **Tank 2** Type: **Pump Tank** Tank Size (Gal): **500**
 Tank Material: **Concrete** Tank Corrosion Type: **Slight** Liquid Level Type: **Normal**
 No. of Compartments: **1** Pump Tank Chamber: **No** Licensed Pumper Name: **Rogers Septic**
 Date Pumped: **5/29/2025** Meets Setback to Well: **N/A** Well Type:
 Distance To Well (Ft.): Is Accessible: **Yes** Lid Intact: **Yes**
 Risers Intact: **Yes** Effluent Filter Present: Watertight: **Yes**
 Tank/Vault Pumped: **Yes** Inlet Baffle Present: **Yes** Outlet Baffle Present: **No** Functioning as Designed: **Yes**
 Tank Comments:

General Primary Treatment Comments:

Distribution Type

Pump System 1

Label: **Pump System 1** Accessible: **Yes** Control Box Functioning: **Yes**
 Alarm(s) Present and Functioning: **Yes** Functioning As Designed: **Yes**

General Distribution System Comments : **Alarm float is not tethered to pipe so this will float during high water. Would recommend tying down alarm float or installing weight to insure this does not float and activates when it should.**

Secondary Treatment

At-Grade1

Distribution Type: **Pump System** Material Type: **Rock and PVC Pipe** At-Grade Bed Width: **10**
 At-Grade Bed Length: **100** Total Absorption Area: **1000** System Hydraulic Loaded: **No**
 Gallons Loaded: Meets Setback to Well: **N/A** Well Type:
 Distance To Well (Ft.): Absorption Bed Probed: **Yes** Saturation or Ponding Present: **No**
 Grass Cover Present: **Yes** Inspection Ports Present: **Yes** Valve Box(es) Present: **Yes**
 System Located on Owner Property: **Yes** Easement Present: Functioning as Designed: **No**
 Comments:

General Secondary Treatment Comments: **End cap and inspection port located on one side, inspection port only located on the other side. Inspection ports are open to the elements, would recommend these have some sort of cap. In the process of hydraulic load testing, there is major pooling just outside pump tank indicating a broken line. See pictures attached. This break would need to be fixed.**

Narrative Report

TOT Inspection Report Overall Narrative Comments: **All wastewater goes to septic. 1500 gallon watertight concrete septic tank in working condition with slight deterioration. Accessible by inlet and outlet risers and lids to ground surface. Inlet and outlet baffles present, outlet filter present. 500 gallon watertight concrete pump tank in working condition. Accessible by riser and lid to ground surface. Pump and floats present and in working condition. Alarm panel (located at tank) and floats present and in working condition. Alarm float is not tethered to pipe so this will float during high water. Would recommend tying down alarm float or installing weight to insure this does not float and activates when it should. Pumps to at grade. 10x100 at grade. End cap and inspection port located on one side, inspection port only located on the other side. Inspection ports are open to the elements, would recommend these have some sort of cap. In the process of hydraulic load testing, there is major pooling just outside pump tank indicating a broken line. See pictures attached. This break would need to be fixed. Was not able to hydraulic load test at grade. Pumped out septic tank.**



IOWA DEPARTMENT OF NATURAL RESOURCES

GOVERNOR KIM REYNOLDS
LT. GOVERNOR CHRIS COURNOYER

DIRECTOR KAYLA LYON

TIME OF TRANSFER INSPECTION TOT# 15616 SETH BROWN CERT # 13190

Owner Name: **Fredrick & Janice Jagger**

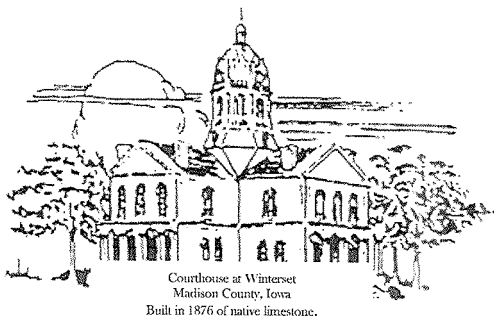
Address: **2369 Saint Charles Rd , Winterset , IA 50273**

County: **Madison**

Inspection Date: **05/29/2025**

Submitted Date: **5/30/2025**

This page certifies a Time of Transfer inspection was conducted and submitted for the property listed above in accordance with Subrule 567 IAC 69.2(8).



Madison County
Office of Zoning and Environmental Health

Ryan Hobart, Zoning Administrator
Andrew Hornback, Environmental Health Officer
Phone: 515-462-2636, Fax: 515-462-5002

October 30, 2025

Fredrick & Janice Jagger
2369 St. Charles Rd
Winterset, Iowa 50273

Dear Mr. & Mrs. Jagger,

According to the Time of Transfer inspection report TOT# 15616 the private onsite wastewater treatment system serving 2369 St. Charles Rd. Winterset IA, failed to meet the requirements of Iowa Administrative Code 567 chapter 69 and Madison County General Environmental Health Regulations. The report indicated the effluent from your primary treatment or septic tank is not being treated by secondary treatment part of your private wastewater treatment system and was being discharged to the ground. This was creating an Environmental Health nuisance and was a direct violation of the code. However, this issue has been addressed through necessary repairs. The private wastewater treatment system now meets the requirements of IAC 567 Chapter 69.

Sincerely,

A handwritten signature in black ink that reads "Andrew Hornback". The signature is written in a cursive style with a long horizontal stroke at the end.

Andrew Hornback, Environmental Health Officer
Madison County Environmental Health & Zoning